

## CHAPTER 5

# HOUSING



## City of Liberty Lake Comprehensive Plan

## A. Introduction



The City of Liberty Lake provides a full range of housing opportunities to meet the needs of the people who would call the City of Liberty Lake home. Strong neighborhoods in which the residents care about their community and participate in community affairs are an important component of the City's livability. Private homes and yards, as well as the public streets and sidewalks, are well maintained and demonstrate neighborhood vitality. Stable neighborhoods are built on friendships, a sense of community, and freedom from encroachment by incompatible land uses.

### Housing Element Vision Statement<sup>1</sup>

1. Low, Middle, and High density housing to accommodate varying lifestyles, income levels, and age groups

## B. History and Background

The State Growth Management Act's housing goal is to:

*Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.*

To accomplish this goal at the local level, The City of Liberty Lake must protect the existing housing in both single family and multifamily neighborhoods while pursuing opportunities to increase the supply and diversity of housing. The location, density, and design of housing is evaluated with respect to other community objectives such as housing affordability, environmental quality, and support for transit.

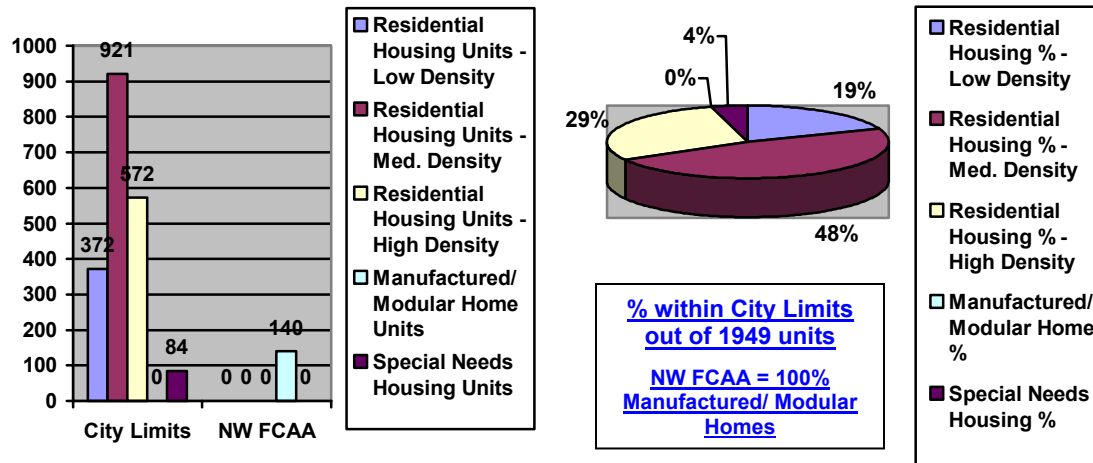


The following income ranges, as defined in WAC 365-195-310, are being used to plan for various economic groupings. Median yearly income is computed on a countywide basis and the income range amounts are based on the 2002 Spokane County median household income of \$46,625. Currently the majority of the households within the City of Liberty Lake earn at or above the County's middle income range each year.

- Extremely low income - below 30% of median income = \$0 - \$13,988
- Very low income - between 31% and 50% of median income = \$13,989 - \$23,313
- Low income - between 51% and 80% of median income = \$23,314 - \$37,300
- Moderate income - between 81% and 95% of median income = \$37,301 - \$44,294
- Middle income - between 96% and 120% of median income = \$44,295 - \$55,950

Figure 5.1 below represents the existing housing inventory figures for the City of Liberty Lake and the NW Future City Annexation Area (FCAA).

<sup>1</sup> Vision Statements were created by the Planning Commission and City Council to reflect citizen comments.



**FIGURE 5.1 EXISTING HOUSING INVENTORY FIGURES**

(Sep. 2002, including the area NE of the City that was annexed into the City of Liberty Lake in Nov. '02, all constructed units at Ashley Gardens, and units currently under construction at Guardian Angel Homes). Low density units are units located in the UR-3.5 zone. Medium density units are units located in the UR-7 and UR-12 zones, not including manufactured/ modular units which are calculated separately. High density units are units located in the UR-22 zone, not including special needs which are calculated separately.

Source: Planning & Community Development Dept.

## Housing Goals and Policies

The goals and policies of the Housing Element are intended to serve as a framework for long-term planning and daily decision-making on housing-related projects and programs. The element promotes housing policies that will lead to quality, affordable, and safe housing options for all residents.

## C. Goals and Policies

### Housing Character and Design

#### Goal

**H.1: Preserve the character of existing neighborhoods and support quality new development.**

#### Policies

H.1.1: Provide for innovative design options that support residential neighborhoods and provide for more efficient use of single family residential lands.

H.1.2: Encourage developers to work with neighborhoods to develop plans that address neighborhood concerns, such as environmental protection, aesthetics, quality of life, property values, and preservation of open space. (see LU.2.8)

H.1.3: Promote specific design standards that advance and preserve community character.

H.1.4: Require street trees and separated sidewalks to promote neighborhood character within residential developments.

H.1.5: Encourage planned unit developments that protect the environment, provide usable open space, and exhibit exceptional quality and design.

H.1.6: Explore opportunities to implement alternative neighborhood design concepts.

## **Housing Regulations**

Through zoning and building regulations, the City can encourage affordable housing. Careful crafting of regulations can help prevent confusing, inconsistent, and overly burdensome processes that create uncertainty and increase project costs. This section addresses the availability of housing by providing policies to ease regulatory barriers and to increase flexibility.

### **Goal**

**H.2: Reduce regulatory barriers and allow greater flexibility in the housing development process.**

### **Policies**

H.2.1: Periodically assess the effects of policies and regulations on the affordability of housing costs and examine the need to reduce regulatory barriers.

H.2.2: When developing housing regulations, consider the balance between housing affordability and environmental quality, design quality, and maintenance of neighborhood character.

H.2.3: Develop consistent, precise, fair, and enforceable regulations that maintain environmental quality and public health and safety standards, while balancing housing development costs.

H.2.4: Develop standards and incentives that facilitate restoration and relocation of existing structures, and rehabilitation of substandard housing.

H.2.5: Promote safe and decent housing that is in close proximity to jobs, transportation, and daily activities.

H.2.6: Ensure regulations do not create impediments to fair housing choice.

H.2.7: Provide opportunities for early and continuous participation of citizens and neighborhood groups in land use and community development planning processes.

## **Affordable Housing**

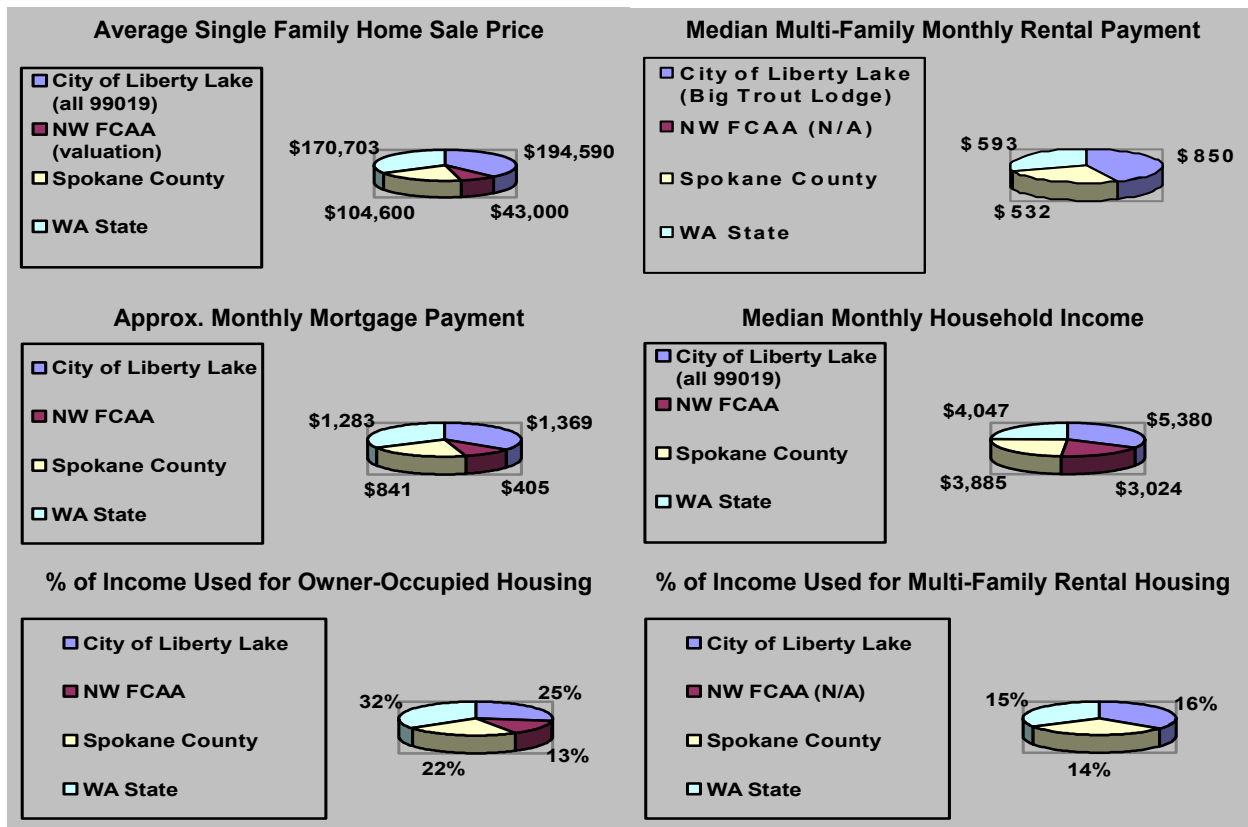
Affordable housing applies to a wide range of housing types at varying costs that can meet the needs of a diverse community. The marketplace is generally capable of meeting the housing demands of the varying segments of the population.

In order to establish policy and identify and prioritize issues, it is important to agree upon what we mean by “affordable housing.” The following is the definition used. “Affordable Housing is adequate, livable, appropriate shelter.” Implied in this definition are the following concepts:

- It applies to the broad range of economic segments in the community.
- Available housing is “safe and adequate,” meeting minimum habitation standards.
- Individuals and families have a choice of reasonable housing options, including type and location.

Figure 5.2 below represents approximate housing prices and household incomes within the City, the FCAA to the NW of the City, Spokane County as a whole, and Washington State as a whole. Homes in Liberty Lake range from around \$110,000 - \$700,000 with the majority being \$150,000 - \$250,000

**FIGURE 5.2 - HOUSING PRICES & MEDIAN INCOMES (2002)**



Note: Approximate Monthly Mortgage Payments are based on 90% LTV mortgage on the median single family home sales prices for 30 years at 7% interest, PITI w/ tax information obtained from Spokane County Assessor and based on approximate home sales price as assessed value on homes in the Central Valley School District w/o any exemptions, with insurance at \$25/ month and PMI at \$50/ month. Average home sale price figures from Census 2000 had the average annual Spokane County assessed value increase of 3.68% added to the price for 2001 & 2002. WA State figures are from Census 2000 with average single family home sale price and payment being adjusted, and 3% per year for 2001 & 2002 being added to median household income. Approximate monthly mortgage payment on WA State median single family home price has the taxes based on \$13.00 per \$1000 value.

The single family homes in the NW FCAA are manufactured/ mobile homes and the average sale price is assessed valuation and actual sales price may be higher.

% of Income Used for Owner-Occupied & Multi-Family Rental Housing is based on median household income

Median household income is calculated for a 4 person household and converted from yearly figure to monthly figure for the graph.

National average is 30% or less of gross monthly income (GMI) should be used for housing.

Source: Planning & Community Development Dept., HUD, WA Center for RE Research, Spokane Assoc. of Realtors, & US Census Bureau

## Goals

**H.3a: Provide the opportunity for all household income levels to obtain adequate housing.**

**H.3b: Accommodate a variety of housing options for all economic groups.**

## Policies

H.3.1: Accommodate a supply of all housing types.

H.3.2: Accommodate a broad range of ownership and rental housing opportunities.

H.3.3: Support the efforts of low-income housing advocacy organizations.



H.3.4: Encourage creative housing design and appropriate open spaces in areas of high-density housing that fits the community's character.

H.3.5: Integrate housing and economic development strategies to ensure that sufficient land is provided for affordable housing in locations easily accessible to employment centers. (see LU.7.2)

H.3.6: Allow zero lot line housing and detached single-family housing with minimal setbacks and yards, where appropriate. (see LU.7.3)

H.3.7: Provide for bonus densities, zero lot line housing, auxiliary structures, accessory dwellings, or similar methods to promote infill development, where appropriate. (see LU.7.4)

H.3.8: Develop regulations and incentives to encourage cluster development of residential lands so open space, views, watersheds, and critical areas are permanently protected. (see LU.7.5)

H.3.9: Allow accessory dwelling units (ADUs) to assist people in remaining independent or in retaining a single-family lifestyle on a limited income, subject to specific regulatory standards. (see LU.7.10)

H.3.10: Provide for mixed-income development in residential areas and encourage opportunities for co-housing, condominiums, and shared community resources where appropriate. (see LU.10.1)

H.3.11: Allow owner-built housing, adaptive reuse, rehabilitation, conversion, and other novel techniques for increasing housing inventories.

H.3.12: Allow extremely low- through moderate-income households (as defined by HUD) to obtain affordable housing.

## **Special-needs Housing**

This section provides policy guidance for special-needs housing for persons with physical and mental disabilities. The Supreme Court and Fair Housing laws designated people with physical and mental disabilities as a protected class of people and they are guaranteed fairness in housing. Providing for people with special needs does not mean providing more social services or infrastructure. It means accommodating special needs housing in land use plans and regulations.

### **Goals**

**H.4a: Encourage housing that meets the requirements of the special-needs population in the City of Liberty Lake.**

**H.4b: Promote fair and equal access to housing in Liberty Lake for all persons with special needs.**

### **Policies**

H.4.1: Decisions on locating special-needs housing should be based on the facilities impacts on the surrounding community/ neighborhoods, infrastructure, and services, rather than the circumstances of the occupants.

H.4.2: Ensure that codes and ordinances allow for a continuum of housing and care opportunities for special-needs populations.

H.4.3: Accommodate the de-institutionalization of housing for the special-needs populations. (e.g. small-scale group homes)

H.4.4: Follow the Spokane County Regional Siting Process for Essential Public Facilities when siting facilities of a statewide or regional nature. (see the Essential Public Facilities element of this plan)

H.4.5: Allow a broad range of housing to accommodate persons with special needs (such as neighborhood-scale congregate care, group or assisted living facilities, or transitional housing) in all residential areas and in certain appropriate non-residential areas. (see LU.7.11)

H.4.6: To support mobility for those with special needs, locate special needs housing in areas accessible to public transportation. (see LU.7.12)

H.4.7: Utilize design standards to make special needs housing compatible with the character of the surrounding area. (see LU.7.13)

H.4.8: Ensure the development of housing units for individuals with disabilities is consistent with the Americans with Disabilities Act (ADA).

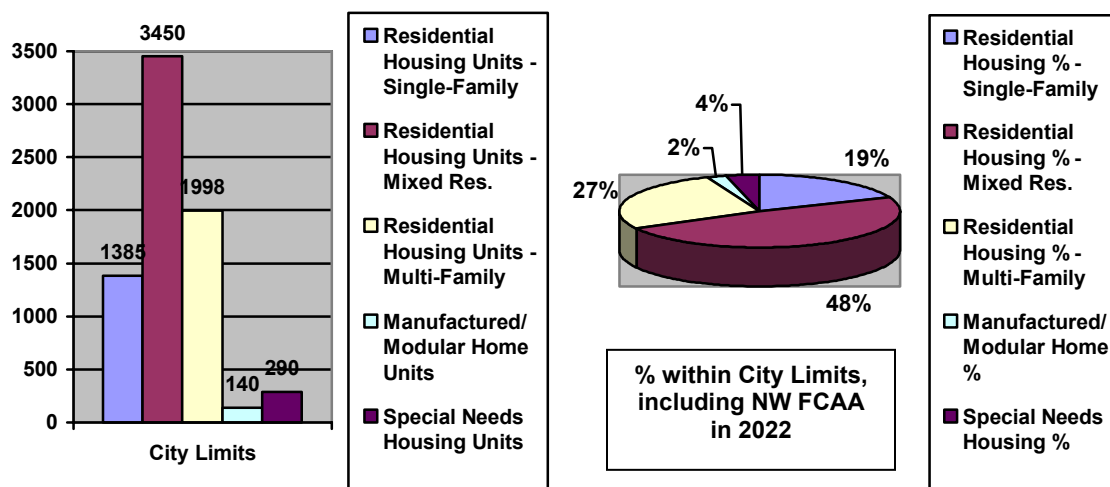
## Fairness in Housing

The intent of fairness in housing is to encourage freedom of choice in the sale or rental of dwellings. Fair-housing rights are established through both state and federal laws and they apply to buyer/seller or landlord/tenant relationships. Discrimination based on race, color, age, sex, religion, national origin, familial status, and disability is prohibited.

## Goal

**H.5: Promote fair and equal access to housing in the City of Liberty Lake for all persons.**

Figure 5.3 below represents the projected housing figures for the City of Liberty Lake, including the NW Future City Annexation Area (FCAA) over the next 20 years based on continued housing trends. Types of housing are based on the Comprehensive Residential Land Use Categories outlined in the Land Use element section.



**FIGURE 5.3 PROJECTED HOUSING FIGURES (2003 - 2022)**

(Calculated based on a build-out of 7263 units)

Source: Planning & Community Development Dept.

The following table, Figure 5.4 represents the comparison between the projected available housing figures and the population projections for the next 20 years.

<b>FIGURE 5.4 Projected Available Housing compared to Population Projections</b>	<b>Total Acres</b>	<b>Low Density Fewer than 4 units per Acre</b>	<b>Medium Density Greater than 4 units per Acre</b>	<b>High Density Greater than 16 units per Acre</b>	<b>Total Dwelling Units</b>	<b>Population (persons per household)</b>
<b>City Limits</b>						
Existing Residential	526.36	N/A	1524	521	1524 single family + 521 multi-family	x 2.75 = 5624
Existing / Platted Special Needs Residential	6.3	N/A	N/A	144	144	x 1 = 144
Preliminary Residential Plats	648.64	547	56	24	627	x 2.75 = 1724
Un-Platted Residential	294.07	N/A	1098	N/A	1098	x 2.75 = 3019
Total City Limits Area						<b>(10,511)</b>
<b>NW FCAA</b>						
Existing Residential (manufactured/mobile)		140	N/A	N/A	140	x 2.5 = 350
Proposed Residential		N/A	2000	N/A	2000	x 2.5 = 5000
Total NW FCAA Area						<b>(5,350)</b>
<b>Build-out Population</b>						<b>15,861</b>

Source: Planning & Community Development Dept.